



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
OFFICE OF THE COMMISSIONER
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JAMES E. MCGREEVEY
Governor

HOLLY C. BAKKE
Acting Commissioner

BULLETIN NO.: 02 - 06

TO: ALL NEW JERSEY PRIVATE PASSENGER AUTOMOBILE INSURERS
FROM: HOLLY C. BAKKE, COMMISSIONER OF BANKING AND INSURANCE
RE: VOLUNTARY WRITTEN EXPOSURE AND PRIMARY
CLASSIFICATION DATA

Pursuant to N.J.A.C. 11:3-16.15(c), each year the Department of Banking and Insurance is required to issue a Bulletin disclosing the Statewide distribution of voluntary market written exposures by primary classification. This data is collected in accordance with N.J.A.C. 11:3-16.15(a), which requires that all private passenger automobile insurers report the primary classification data on voluntary exposures as of December 31 of the prior year.

The attached Exhibit reflects the data submitted by all voluntary private passenger insurers writing business as of December 31, 2001.

3/8/02

Date

Holly C. Bakke

Holly C. Bakke

Commissioner

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Voluntary Written Exposures/Primary Classification
 Evaluated as of 12/31/01

	Written Exposures	% of Total
Principal Operator 65 and Over	679,365	14.02%
No Youthful Operator Principal Oper Under 65 Pleasure Use Work<3	1,997,059	41.20%
No Youthful Operator Principal Oper Under 65 Work 3-10 Miles	913,855	18.86%
No Youthful Operator Principal Oper Under 65 Work > 10 Miles	682,370	14.08%
No Youthful Operator Principal Oper Under 65 Business Use	53,209	1.10%
No Youthful Operator Principal Oper Under 65 Farm Use	6,958	0.14%
Youthful Operator Unmarried Female Pleasure/Farm Use	136,331	2.81%
Youthful Operator Unmarried Female DTW/Business Use	75,555	1.56%
Youthful Operator Married Male Pleasure/Farm Use	12,779	0.26%
Youthful Operator Married Male DTW/Business Use	8,640	0.18%
Youthful Operator Unmarried Male Principal Oper or Owner	244,095	5.04%
Youthful Operator Unmarried Male Not PO or Owner	36,482	0.75%
Total	4,846,698	100%